

## Information to identify the case:

Debtor 1: <b>Nicholas Pezza</b>			Social Security number or ITIN: xxx-xx-2399
First Name	Middle Name	Last Name	EIN: --
Debtor 2:			Social Security number or ITIN: --
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: District of New Jersey			Date case filed in chapter: 13 12/8/16
Case number: 16-33371-RG	Date case converted to chapter: 7 11/30/18		

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicholas Pezza	
2. All other names used in the last 8 years		
3. Address	488 Dewey Avenue Saddle Brook, NJ 07663	
4. Debtor's attorney Name and address	Michael J. Cavallaro 25 Lafayette Place Kearny, NJ 07032	Contact phone 201-243-7818
5. Bankruptcy trustee Name and address	Steven P. Kartzman Mellinger, Sanders & Kartzman LLC 101 Gibraltar Dr Suite 2F Morris Plains, NJ 07950	Contact phone (973) 267-0220

For more information, see page 2 &gt;

Debtor **Nicholas Pezza**

Case number **16-33371-RG**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 12/3/18
<b>7. Meeting of creditors</b>	<b>January 14, 2019 at 01:00 PM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 3/15/19</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nicholas Pezza  
 Debtor

Case No. 16-33371-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db	+Nicholas Pezza, 488 Dewey Avenue, Saddle Brook, NJ 07663-5904
tr	+Steven P. Kartzman, Mellinger, Sanders & Kartzman LLC, 101 Gibraltar Dr, Suite 2F, Morris Plains, NJ 07950-1287
516537772	+Bank of America Home Loans, 100 N Tryon Street, Charlotte, NC 28255-0001
516889117	+Christian Trust as Custodian, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
516644633	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO, Bank of America, PO Box 31785, Tampa, FL 33631-3785
516537773	+KML Law Group, 701 Market Street #5000, Philadelphia, PA 19106-1541
516760853	+MTGLQ Investors, LP, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
516537774	+Pleuse Becker & Saltzman, LLC, Attorneys at Law, 20000 Horizon Way Suite 900, Mount Laurel, NJ 08054-4318
516537775	+Shapiro & Denardo LLC, 14000 Commerce Parkway Suite B, Mount Laurel, NJ 08054-2242
516671466	+U.S. Bank National Association, Trustee(See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: attorneyforchrist@gmail.com Dec 04 2018 00:40:44 Michael J. Cavallaro, 25 Lafayette Place, Kearny, NJ 07032
smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 04 2018 00:41:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 04 2018 00:41:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516573275	+E-mail/Text: bankruptcy@cavps.com Dec 04 2018 00:42:21 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516574448	EDI: DISCOVER.COM Dec 04 2018 05:09:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516869097	+EDI: IRS.COM Dec 04 2018 05:09:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516695014	+EDI: MID8.COM Dec 04 2018 05:09:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516654610	+EDI: RMSC.COM Dec 04 2018 05:09:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* Michael J. Cavallaro, 25 Lafayette Place, Kearny, NJ 07032

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee, for Lehman Mortgage Trust Mortgage Pass Through Certificates Series 2006-2 cwohrlab@logs.com, njbankruptcynotifications@logs.com  
 Deborah T. Feldstein on behalf of Creditor Christiana Trust as Custodian dfeldstein@caplaw.net  
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Holders of New Century Home Equity Loan Trust, Series 2005-A, Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Dec 03, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC, as servicer for U.S. Bank National Association, as Trustee, for Lehman Mortgage Trust Mortgage Pass Through Certificates Series 2006-2 NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Michael J. Cavallaro on behalf of Debtor Nicholas Pezza attorneyforchrist@gmail.com, lesliebrown.paralegal@gmail.com  
Robert P. Saltzman on behalf of Creditor MTGLQ Investors, LP c/o Rushmore Loan Management Services, LLC dnj@pbslaw.org  
Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11